

<i>SERFF Tracking Number:</i>	<i>PHYS-126609283</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>45574</i>
<i>Company Tracking Number:</i>	<i>PM_HOME (0510) PICTURE OPTIONS</i>		
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>Med Sup/LTC</i>		
<i>Project Name/Number:</i>	<i>PM_HOME (0510) picture options/PM_HOME (0510) picture options</i>		

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: Med Sup/LTC

SERFF Tr Num: PHYS-126609283 State: Arkansas

TOI: MS09 Medicare Supplement - Other 2010

SERFF Status: Closed-Filed-Closed

State Tr Num: 45574

Sub-TOI: MS09.000 Medicare Supplement
Other 2010

Co Tr Num: PM_HOME (0510)
PICTURE OPTIONS

State Status: Filed-Closed

Filing Type: Advertisement

Authors: Sonya Dickey, Sara
Magee-Garcia

Reviewer(s): Stephanie Fowler

Disposition Date: 05/27/2010

Date Submitted: 05/04/2010

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: PM_HOME (0510) picture options

Status of Filing in Domicile:

Project Number: PM_HOME (0510) picture options

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/27/2010

Explanation for Other Group Market Type:

State Status Changed: 05/27/2010

Deemer Date:

Created By: Sara Magee-Garcia

Submitted By: Sara Magee-Garcia

Corresponding Filing Tracking Number:

PM_HOME (0510) picture options

Filing Description:

RE: Medicare Supplement Insurance and Long Term Care Insurance Advertisements

Home Page for Corporate Website: PM_HOME (0510)

Web Pages: PROD_FINDER_001 (0510), PROD_FINDER_002 (0510)

The above referenced web pages include picture options. The picture options that were filed as supporting documentation with the above referenced for numbers have been revised. This is an informational advertising filing that contains the newly revised picture options.

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The above referenced web pages were approved for use in your State under the following SERFF file numbers:

WEB PAGE FORM NUMBERS SERFF FILE NUMBER APPROVAL DATE

PM_HOME (0510) PHYS-126580489 4/28/2010

PROD_FINDER_001 (0510) PHYS-126580985 4/28/2010

PROD_FINDER_002 (0510) PHYS-126580985 4/28/2010

The pictures at the top of the page are dynamic. If the consumer clicks on one of the pictures; one of the story options listed under the Supporting Documentation tab would appear as a pop up box. The Supporting Documentation tab contains the text that will be shown as well as the audio information which has been scripted for your review.

If you have any questions concerning material, please contact me at 1-800-228-9100, option 1, option 6, extension 2633. You may also contact me via email at Sara.Magee-Garcia@physiciansmutual.com. Your assistance is greatly appreciated.

Company and Contact

Filing Contact Information

Sara Magee-Garcia, Advertising Compliance Coordinator	sara.magee-garcia@physiciansmutual.com
2600 Dodge Street	402-930-2633 [Phone]
Omaha, NE 68131	402-633-1096 [FAX]

Filing Company Information

Physicians Mutual Insurance Company	CoCode: 80578	State of Domicile: Nebraska
2600 Dodge Street	Group Code: 367	Company Type:
Omaha, NE 68131	Group Name:	State ID Number:
(402) 633-1188 ext. [Phone]	FEIN Number: 47-0270450	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$150.00
Retaliatory?	No
Fee Explanation:	\$50 per form, 3 forms included
Per Company:	No

SERFF Tracking Number: *PHYS-126609283* *State:* *Arkansas*
Filing Company: *Physicians Mutual Insurance Company* *State Tracking Number:* *45574*
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TOI: *MS09 Medicare Supplement - Other 2010* *Sub-TOI:* *MS09.000 Medicare Supplement Other 2010*
Product Name: *Med Sup/LTC*
Project Name/Number: *PM_HOME (0510) picture options/PM_HOME (0510) picture options*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$150.00	05/04/2010	36203135

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	05/27/2010	05/27/2010

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Disposition

Disposition Date: 05/27/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Picture Options	Filed	Yes
Form	PM_HOME (0510)	Filed	Yes
Form	PROD_FINDER_001 (0510)	Filed	Yes
Form	PROD_FINDER_002 (0510)	Filed	Yes

SERFF Tracking Number: PHYS-126609283 State: Arkansas

Filing Company: Physicians Mutual Insurance Company State Tracking Number: 45574

Company Tracking Number: PM_HOME (0510) PICTURE OPTIONS

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: Med Sup/LTC

Project Name/Number: PM_HOME (0510) picture options/PM_HOME (0510) picture options

Form Schedule

Lead Form Number: PM_HOME (0510)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 05/27/2010	PM_HOME (0510)	Advertising	PM_HOME (0510)	Other	Other Explanation: Informational		PM_HOME (0510).pdf
Filed 05/27/2010	PROD_FIN DER_001 (0510)	Advertising	PROD_FINDER_001 (0510)	Other	Other Explanation: Informational		PROD_FIND ER_001 (0510).pdf
Filed 05/27/2010	PROD_FIN DER_002 (0510)	Advertising	PROD_FINDER_002 (0510)	Other	Other Explanation: Informational		PROD_FIND ER_002 (0510) All other states.pdf



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Quick links to the most common requests.

- Change of address
- File a claim
- Automatic bank withdrawal
- Change your beneficiary

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Physicians Mutual is proud to present Animal Planet's program "Last American Cowboy." Watch as three family-owned ranches struggle through a season of calving, cattle drives and auctions. It's a real-life depiction of what Physicians Mutual values most: hard work, straight talk and honesty.

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Are you worried about how to pay the medical expenses not covered by Medicare? Our Medicare Supplement insurance options can help provide more complete insurance protection.

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Have you put off going to the dentist because it's so expensive? Get help with dental bills with our dental insurance protection.

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2600 Dodge Street, Omaha, Nebraska 68131

Physicians Mutual Insurance Company offers reliable Medicare Supplement, dental, supplemental health and long-term care insurance.

Physicians Life Insurance Company provides important life insurance, as well as annuities.

In CO/LA/MO: Our Medicare Supplement insurance is available for people under age 65.

Neither Physicians Mutual Insurance Company nor its agents are connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Please note that our products are not available in all states.

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Physicians Mutual Insurance Company®

Physicians Life Insurance Company®

members of the Physicians Mutual family

No two people are alike. That's why we offer a variety of products to help meet each person's unique needs. In order to provide you with all the options to fit your situation, please enter the state where you live.

--- select ---

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Nebraska

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» Medicare Supplement

Medicare Supplement insurance can help you pay the bills Medicare may not cover so you can reduce your out-of-pocket expenses.

» Life Insurance

Life insurance can help secure your family's financial future ... so they can worry less about bills during an already difficult time.

» Dental Insurance

It's time to smile ... we have valuable dental coverage available for you and your family.

» Supplemental Health

Whatever your situation — whether you're a small business owner, an employee of a small business or an individual looking to help protect yourself and your family — we have flexible, reasonably priced coverage to help fit your health insurance needs.

» Long-Term Care Insurance

Taking care of a loved one can be stressful. Long-term care insurance can help make a difficult time a little easier for your family.

» Annuities

We offer both deferred and immediate annuities, so you have a variety of choices when it comes to your retirement savings ... ones that help ensure you never outlive your income.



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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Picture Options	Filed	Date: 05/27/2010

Comments:

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Attachments:

Personas Allen.pdf
 Personas Ben.pdf
 Personas Larry & Linda.pdf
 Personas Laura.pdf
 Personas Rosie.pdf

PROFILE PARAGRAPH:

Insurance for Allen.

Allen has a unique insurance situation. He's spoken to other insurance companies about it, but finds that many aren't really listening to what he's asking.

Suggested products: [Dental]
 [Life]
 [Long-term care]
 [Annuities]

To select persona <click> [Insurance for Allen] or [See his story here]

TRACTOR SLIDESHOW

Open on a wide-shot of two farmers working on a tractor.

VO: To be honest, I don't like dealing with insurance companies. They just want to sell whatever they're selling.

SUPER: Allen
 Age: 55
 Works hard
 Just wants the plain facts to make good decisions.

Cut to close-up of a one of the farmers.

VO: Then my brother told me about the Physicians Mutual family. And how they were different from other insurance companies.

Cut to a close-up of the farmer working underneath the tractor. His wrench turns a bolt.

VO: I called their number and I talked to a guy named Bill. He got to know me, my situation, and what's important in *my* life.

Cut to a different side-view of the farmer working underneath the tractor with his legs sticking out.

VO: What coverage I need. How do I want to retire. Annuities. He even remembered the name of my dog. He listened.

SUPER: [Dental]
 [Long-term care]
 [Life]
 [Annuities]

Cut to close-up of the farmer's face.

VO: Bill explained everything to me in plain terms. So when I was ready to buy, I understood which was the best plan for me.

Cut to a wide of the two farmers looking inside the engine of the tractor.

VO: The people there get me. And that's why I get my insurance through Physicians Mutual.

LOGO with Tagline: Physicians Mutual. Insurance for all of us.

PROFILE PARAGRAPH:

Insurance for Ben.

Ben has been working on his farm for 23 years. It's a complicated business, but he knows how to explain it in simple, understandable terms. He thinks Medicare and insurance ought to be the same way.

Suggested products: [Medicare supplement]
[Life]
[Dental]
[Cancer]

To select persona <click> [Insurance for Ben] or [See his story here]

SINGLE FARMER VIDEO

Open on a close-up of Ben inspecting the back of his tractor.

VO: I used to think insurance companies tried to make insurance as complicated as possible.

SUPER: Ben
Age: 62
Farmer
Needs to understand his Medicare options.

Ben walks around to the side of the tractor and steps in.

VO: But I changed my mind when I started doing business with the Physicians Mutual family.

Cut to imagery of his knuckles as he drives the tractor. We see a close up of his face and the field behind him.

VO: I worked with one of their agents, who explained how I could use Medicare. And what the government would and would not pay for. I knew it could be easier. He proved it.

SUPER: [Medicare Supplement]
[Life]
[Dental]
[Cancer]

Cut to the tractor driving away down the road.

VO: Good people, and good insurance...without the jargon.

LOGO with Tagline: Physicians Mutual. Insurance for all of us.

Insurance for Larry & Linda.

Larry hopes to be able to retire someday. He and his wife Linda have worked hard their whole lives, but they're a little behind in figuring out how to retire comfortably.

Suggested products: [Annuities]
 [Medicare Supplement]
 [Life]

To select persona <click> [Insurance for Larry & Linda] or [See their story here]

FISHING VIDEO

Open on an old man and his wife standing on a dock.

VO: I've worked hard my whole life.

The man unties his boat and helps his wife in. He pushes the boat away from the dock.

VO: It started with chores...and it never stopped.

SUPER: Larry & Linda
 Larry: retiring soon
 Linda: works (for fun)
 They want a comfortable retirement.

We see a wide shot of the two of them fishing on the lake.

VO: Through the years, I got more and more worried about retirement. But I never really looked into it.

Cut to a medium shot of the two fishing.

VO: Then I called the Physicians Mutual family. Right away, I sensed they actually cared about us. The little guys. Us old guys.

Cut to a close up of the woman reading in the boat.

VO: They helped us find the right products.

SUPER: [Life]
 [Annuities]
 [Medicare Supplement]

Cut to a close-up of the man in the boat. He casts his reel.

VO: To make sure we don't outlive our savings.

Cut back to a wide shot of the couple fishing.

VO: The plan is in place. The worry is gone. And we can do...what we want to do.

LOGO with Tagline: Physicians Mutual. Insurance for all of us.

PROFILE PARAGRAPH:

Insurance for Laura.

Like many people, Laura has questions about insurance. The what, when, where, and how can be a little scary unless you know what you're doing.

Suggested products: [Dental]
 [Life]
 [Annuities]
 [Long-term care]

To select persona <click> [Insurance for Laura] or [See her story here]

LANDSCAPE SLIDESHOW

Open on a woman looking at a clipboard by the truck.

VO: When you own a business, you get dirt under your nails. But you get paper cuts too.

SUPER: Laura
 Age: 42
 Small business owner
 Has insurance questions: What, when, where, how?

Cut to the woman planting a bush in the front yard with the help of an assistant.

VO: There's a lot to know. But it's not nearly as confusing as insurance.

Cut to her grabbing another bag of mulch from the pick-up.

VO: I honestly didn't know where to begin. So I put it off as long as I could.

Cut to a close-up of a Physicians Mutual envelope

VO: But then I got a letter from the Physicians Mutual family. I called them, and they took the time to explain it all to me.

Cut to a close-up of her face.

SUPER: [Life]
 [Dental]
 [Long-term care]
 [Annuities]

VO: All the government programs, dental, and how much life insurance I need. They made sure I knew *everything* before I bought *anything*.

Cut to another angle of the woman grabbing more supplies out of the truck.

VO: So now, insurance is a no-brainer.

LOGO with Tagline: Physicians Mutual. Insurance for all of us.

PROFILE PARAGRAPH:

Insurance for Rosie.

Rosie supports her three kids, her husband, and most recently, her sick mother. But her hard work has paid off. Now, she needs to ensure her family will be protected.

Suggested products: [Long-term care]
 [Life]
 [Annuities]
 [Cancer]

To select persona <click> [Insurance for Rosie] or [See her story here]

OFFICE WOMAN SLIDESHOW

Open on a wide exterior shot of a woman

VO: I work hard. Day in and day out. My 9- 5...is more like 24-7.

SUPER: Rosie
 Age: 48
 Stretched for time & always working.
 Takes care of everyone around her.

Cut to a close up of the woman working.

VO: I do it for my family. Six people living under one roof; including my sick mother. The same person who taught me the value of hard work.

Cut to close up of the woman's hand writing on paper.

VO: So now, I work even harder. And I got all my finances in order so my kids won't have to go through the things I did.

SUPER: [Long-term care]
 [Life]
 [Annuities]
 [Cancer]

Cut to a Physicians Mutual envelope

VO: And another thing that helped...finding the Physicians Mutual family. And agents who know how to help keep me financially strong.

Cut to the woman turning of a light at the desk and standing up.

VO: You know, they work as hard as I do. And they treat me...like family.

LOGO with Tagline: Physicians Mutual. Insurance for all of us.